

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
ORLANDO DIVISION**

In re:

KATHY LEE DUERSON-LOVE

Debtor(s)

Case No. 6:18-bk-06515-LVV

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Laurie K. Weatherford, chapter 13 trustee, submits the following Final Report and Account the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follow

1) The case was filed on 10/20/2018.

2) The plan was confirmed on 03/13/2019.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/11/2019, 11/28/2019, 03/06/2020, 08/06/2020.

4) The trustee filed action to remedy default by the debtor in performance under the plan 06/13/2019, 08/21/2019, 01/09/2020, 04/29/2020, 05/21/2020, 10/01/2020, 01/04/2021, 01/13/2021, 04/14/2021, 05/06/2021.

5) The case was Dismissed on 09/21/2021.

6) Number of months from filing or conversion to last payment: 0.

7) Number of months case was pending: 41.

8) Total value of assets abandoned by court order: NA.

9) Total value of assets exempted: \$6,314.79.

10) Amount of unsecured claims discharged without full payment: \$0.00.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$11,911.00
Less amount refunded to debtor	\$239.82

**NET RECEIPTS:****\$11,671.18****Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,170.33
Court Costs	\$0.00
Trustee Expenses & Compensation	\$759.83
Other	\$2,210.78

**TOTAL EXPENSES OF ADMINISTRATION:****\$5,140.94**

Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFS/AMERIFINANCIAL SOLUTIONS	Unsecured	1,193.00	NA	NA	0.00	0.00
AFS/AMERIFINANCIAL SOLUTIONS	Unsecured	27.00	NA	NA	0.00	0.00
AMERICREDIT FINANCIAL SERVICE	Unsecured	15,482.00	15,482.20	15,482.20	151.03	0.00
AMERICREDIT/GM FINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
CAINE & WEINER	Unsecured	429.00	NA	NA	0.00	0.00
CITY OF GROSSE POINTE	Unsecured	80.00	NA	NA	0.00	0.00
CITY OF MINNEOLA	Unsecured	93.58	NA	NA	0.00	0.00
CLERMONT RADIOLOGY	Unsecured	300.00	NA	NA	0.00	0.00
CONERSTONE COMMUNITY FINAN	Secured	2,642.00	4,367.49	7,486.44	1,311.34	0.00
CORNERSTONE COMM FFCU	Unsecured	0.00	NA	NA	0.00	0.00
CORNERSTONE COMM FFCU	Unsecured	0.00	NA	NA	0.00	0.00
CORNERSTONE COMM FFCU	Unsecured	0.00	NA	NA	0.00	0.00
CORNERSTONE COMM FFCU	Unsecured	0.00	NA	NA	0.00	0.00
CORNERSTONE COMM FFCU	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	265.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	229.00	NA	NA	0.00	0.00
DUKE ENERGY	Unsecured	655.96	NA	NA	0.00	0.00
ERC/ENHANCED RECOVERY CORP	Unsecured	803.00	NA	NA	0.00	0.00
ERC/ENHANCED RECOVERY CORP	Unsecured	342.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	96.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	0.00	4,591.16	4,591.16	44.79	0.00
LVNV FUNDING, LLC	Unsecured	1,319.00	1,319.35	NA	0.00	0.00
MERCHANTS & MEDICAL CREDIT C	Unsecured	91.00	NA	NA	0.00	0.00
MID-MICHIGAN COLLECTION BURE	Unsecured	20.00	NA	NA	0.00	0.00
NISSAN MOTOR ACCEPTANCE	Unsecured	0.00	NA	NA	0.00	0.00
PROGRESS RESIDENTIAL	Unsecured	4,200.00	4,217.17	4,217.17	41.14	0.00
QUANTUM3 GROUP, LLC	Unsecured	NA	275.50	275.50	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	20,395.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA, INC	Unsecured	0.00	6,694.62	6,694.62	62.32	0.00
SANTANDER CONSUMER USA, INC	Secured	4,354.50	13,900.00	17,622.36	4,475.47	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
STATE OF FLORIDA	Unsecured	0.00	NA	NA	0.00	0.00
STATE OF MI-CD	Secured	1,500.00	3,508.30	4,012.20	316.18	0.00
STATE OF MI-CD	Unsecured	NA	11,493.95	11,493.95	112.13	0.00
SYNCHRONY BANK/ JC PENNEYS	Unsecured	0.00	NA	NA	0.00	0.00
UNITED COLLECTION SERV	Unsecured	476.00	NA	NA	0.00	0.00
UNITED COLLECTION SERV	Unsecured	476.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOUR	Unsecured	NA	1,053.94	1,053.94	10.28	0.00
WELLS FARGO	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO CARD SERVICES	Unsecured	953.00	953.08	953.08	5.56	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$25,108.80	\$5,786.81	\$0.00
All Other Secured	\$4,012.20	\$316.18	\$0.00
<b>TOTAL SECURED:</b>	<b>\$29,121.00</b>	<b>\$6,102.99</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$44,761.62</b>	<b>\$427.25</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,140.94</u>	
Disbursements to Creditors	<u>\$6,530.24</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$11,671.18</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/07/2022

By: /s/ Laurie K. Weatherford

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.